

Certificate of Notice Page 1 of 3  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Nunzio M. Terra  
Debtor

Case No. 19-14650-mdc  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: JEGilmore  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 4

Date Rcvd: Oct 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2019.

db +Nunzio M. Terra, 9730 Chapel Road, Philadelphia, PA 19115-2515

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: megan.harper@phila.gov Oct 24 2019 02:59:31 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 24 2019 02:59:14

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 24 2019 02:59:28 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 25, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2019 at the address(es) listed below:

DANIEL P. MUDRICK on behalf of Debtor Nunzio M. Terra dpmudrick@verizon.net,  
G30229@notify.cincompass.com

KEVIN G. MCDONALD on behalf of Creditor Wells Fargo Bank, National Association, as Trustee  
for Bank of America Alternative Loan Trust Et Al... bkgroup@kmlawgroup.com

TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfbis.com; 7trustee@gmail.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 7  
Nunzio M. Terra, :  
Debtor. : Bankruptcy No. 19-14560-MDC

**ORDER**

**AND NOW**, on September 27, 2019, Nunzio M. Terra (the “Debtor”) caused to be filed a reaffirmation agreement with creditor Wells Fargo Bank, N.A., as trustee for Banc of America Alternative Loan Trust 2006-8 Mortgage Pass-Through Certificates, Series 2006-8 (the “Reaffirmation Agreement”).<sup>1</sup>

**AND**, the Debtor was represented by an attorney during the course of negotiating the Reaffirmation Agreement.

**AND**, the attorney filed a Certification that the Debtor was counseled in accordance with 11 U.S.C. §524(c)(3).

**AND**, the Debtor acknowledged in writing receipt of the disclosures described in 11 U.S.C. §524(k) at or before the time at which the Debtor signed the Reaffirmation Agreement.

**AND**, there is no material difference between the income and expenses disclosed by the Debtor pursuant to 11 U.S.C. §524(k)(6)(A) and the income and expenses stated on Schedules I and J.

**AND**, there is no presumption of undue hardship pursuant to 11 U.S.C. §524(m)(1).

It is hereby **ORDERED** and **DETERMINED** that:

1. No reaffirmation hearing is necessary. 11 U.S.C. §§524(d) & (m).
2. Court approval of the Reaffirmation Agreement is unnecessary. 11 U.S.C. §524(c)(6)(A) (requiring court approval of Reaffirmation Agreement only upon certain conditions); 11 U.S.C. §524(m)(2) (presumption of undue hardship does not apply to agreements where the creditor is a credit union).

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<sup>1</sup> Bankr. Docket No. 16.

Dated: October 23, 2019



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MAGDELINE D. COLEMAN  
CHIEF UNITED STATES BANKRUPTCY JUDGE

Daniel P. Mudrick, Esquire  
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United States Trustee  
Custom House  
200 Chestnut Street, Suite 502  
Philadelphia, PA 19106-2912